

EXHIBIT "A"



fannie mae 1092 (exterior)

SUBJECT	Client: GREEN TREE	Report Date: 9/19/2014
	Loan Number:	Batch:
	Borrowers Name: PAWLOWSKI, MARK	Address: 597 HITHERGREEN DR
		City, State Zip: LANSING, KS 66043

RESOLUTION	Reconciliation Value As Is:	\$92,900
	Reconciliation Value As Repaired:	\$92,900
	Repair Cost:	
	Repair Comments:	

Resolution Comments:
After reviewing both reports, most weight is given to Report 4877347 dated 9/19/2014 with a value of \$92,900. Due to the lack of comps similar in size as the subject, most comps are located over 1 mile...(more in addendum)
The subject is a single family located in Lansing, Kansas. The subject has a gross living area of 1096 square feet, with 3 bedrooms and 2 bathrooms. The subject was built in 2005 and has a 2-car garage...(more in addendum)

Source	REPORT 4877347 DATED 9/19/2014	
	Value As Is:	\$92,900
	Value As Repaired:	\$92,900
	Repair Cost:	\$0
	Effective:	09/19/2014
	Rating:	Best (1)
	Summary:	The subject is noted as being in average condition in an average location. The subject's market is showing as declining. Most comps are located over 1 mile from the subject.

Source	REPORT 4263139 DATED 10/25/2013	
	Value As Is:	\$178,000
	Value As Repaired:	\$178,000
	Repair Cost:	\$0
	Effective:	10/25/2013
	Rating:	Average (3)
	Summary:	The subject is noted as being in good condition in an average location. The subject's market is showing as stable. Most comps are located within 1 mile of the subject.



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Comparison

Is subject address consistent on both reports?	Yes
Is subject neighborhood data consistent on both	Yes
Is specific property type consistent on both reports?	Yes
Is room count consistent on both reports?	Yes
Is living area consistent on both reports?	Yes

Is lot size consistent on both reports? No

Report 4877347 dated 9/19/2014 notes the subjects lot size as .55 acres.

Report 4263139 dated 10/25/2013 notes the subjects lot size as .49 acres.

Is age / year built consistent on both reports? Yes

Is car storage consistent on both reports? Yes

Is location rating consistent on both reports? Yes

Is condition rating consistent on both reports? No

Report 4877347 dated 9/19/2014 notes the subjects condition as average.

Report 4263139 dated 10/25/2013 notes the subjects condition as good.

ADDITIONAL COMMENTS

Resolution Additional: After reviewing both reports, most weight is given to Report 4877347 dated 9/19/2014 with a value of \$92,900. Due to the lack of comps similar in size as the subject, most comps are located over 1 mile from the subject. The sold comps are recent sales from April and July 2014. Additional research in Collateral Analytics did not produce many comps similar in size as the subject. Prior Report 4263139 dated 10/25/2013 included most comps located within 1 mile of the subject; however, included all sale comps that are now considered dated and sold in May and September 2013.

Subject Additional: The subject is a single family located in Lansing, Kansas. The subject has a gross living area of 1096 square feet, with 3 bedrooms and 2 bathrooms. The subject was built in 2005 and has a 2-car garage.



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PROPERTY:	597 HITHERGREEN DR LANSING, KS 66043	BORROWER:	PAWLOWSKI, MARK	DATE:09/19/2014
LOAN NUMBER:				
COMPLETED BY:	CHANAY II , JOHN R	LICENSE:	BR00045522	
FIRM NAME:	John Chaney	PROXIMITY:	26.28 MILES	
EMAIL:	realestatekansas@gmail.com	PHONE/FAX:	785 865 5000 Laura / 913-888-0055	

1. GENERAL MARKET

Current market conditions Depressed Slow Stable Improving Excellent

Employment conditions Declining Stable Increasing

Market price of this type of property has: Decreased 5 % In past 6 months

Increased % In past months

Remained Stable % In past months

Estimated percentages of owners vs. tenants in neighborhood: 80 % Owner Occupied 20 % Tenant

There is a normal supply over supply shortage of comparable listings in the neighborhood.

Approximate number of comparable units for sale in neighborhood: 12 Property Type: SFD

No. of competing listings in the neighborhood that are REO or Corporate owned: 15 Occupancy: OCC-OWNR

No. of boarded or blocked-up homes: 0 Under Construction: No

The average marketing time for similar properties in the subject area is 120. Appropriate improvement for the neighborhood.

II. SUBJECT MARKETABILITY (Space for comments at the bottom of next page.)

Range of values in the neighborhood is \$10,000 to \$200,000

The subject is an overimprovement underimprovement appropriate improvement for the neighborhood

Normal marketing time in this area is 120 days.

Marketability of subject property is excellent good fair poor

Unit Type: House Condo Townhouse Multi-family(No. of units) Modular

If condo or other association exists: Fees are \$0/mo. Current? No Unpaid how many months? 0

The fee includes: Pool Tennis Insurance Landscape Other

Association Contact: Name: na Phone: na
Address: na

Satellite/Birdseye Imagery

ITEM	(S) SUBJECT	(L1) COMPARABLE #1		(L2) COMPARABLE #2		(L3) COMPARABLE #3		
Address	597 Hithergreen Dr	1001 N 3rd St		501 S 1st St		432 Muncie Ter		
Proximity to Subject		1.65		0.54		2.29		
Current List Price		\$90,000		\$108,500		\$114,500		
Original List Price		\$90,000		\$108,500		\$114,500		
Current Price/Gross Lv. Aera		\$74	REO/Corporate Property? <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	\$94	REO/Corporate Property? <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	\$94	REO/Corporate Property? <input checked="" type="checkbox"/> Y <input type="checkbox"/> N	
Data Source	TAX ROLL	MLS fair market		MLS fair market		MLS fair market		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.	DESCRIPTION	+(-) Adjust.	
Date of Sale/DOM	/	/ 14		/ 56		/ 13		
Location	rural	rural		rural		rural		
Site/View/Land Lease	0.55 acres average	0.49 acres average		0.36 acres average		0.98 acres average		
Design & Appeal	1-story	1-story		1-story		1-story		
Quality of Construction	average	average		average		average		
Age	2005	1993		1958		1945		
Condition/Repairs/ Cosmetic	average / none / na	average / none / na		average / none / na		average / none / na		
Systems, Structural, Environmental	none	none		none		none		
Above Grade	Bath 2	Bed 3	Bath 3	Bed 4	Bath 1	Bed 2	Bath 2	Bed 3
Room Count	7	7		5		7		
Gross Living Area	1096 SQ FT		1224 SQ FT		1158 SQ FT		1222 SQ FT	
Basement & Finished Rooms Below Grade	none		none		none		none	
Functional Utility	average		average		average		average	
Heating/Cooling	CENTRAL/CENTRAL		CENTRAL/CENTRAL		CENTRAL/CENTRAL		CENTRAL/CENTRAL	
Garage/Carport	2 car		2 car		1 car		2 car	
Porches, Patio, Pool, Etc.								
Special Energy Efficient Items	none		none		none		none	
Fireplace(s)								
Other (e.g. remodeling)	none		none		none		none	



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Sales of Financing Concessions		0		0		0		0		
Net Adj. (total)		+	-	\$-7,080	+	-	\$5,700	+	-	\$740
Indicated Value of Subject				\$82,920			\$114,200			\$115,240



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IV. MARKETING STRATEGY

Most likely buyer: Owner Occupant Investor Other

Planned Marketing Actions in addition to cleaning, repairing, sihange, MLS and lock box (be specific):

None

Recommended repairs and your estimate of cost by item. Attach addendum if additional space is needed.

V. COMPETITIVE CLOSED SALES

Satellite/Birdseye Imagery

ITEM	(S) SUBJECT	(S1) COMPARABLE #1	(S2) COMPARABLE #2	(S3) COMPARABLE #3
Address	597 Hilhgreen Dr	416 Holiday Dr	1205 N 7th St	202 E Lois St
Proximity to Subject		1.5B	1.81	0.43
Current List Price				
Sale Price		\$88,000.00	\$88,500.00	\$100,000.00
Sale Price/Gross Lv. Area		\$98 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	\$71 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N	\$100 REO/Corporate Property? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N
Data Source	TAX ROLL	MLS fair market	MLS fair market	MLS fair market
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Date of Sale/DOM	/	07/31/2014 / 69	+(-) Adjust	04/08/2014 / 33
Location	rural	rural	rural	rural
Site/View/Land Lease	0.55 acres average	0.50 acres average	0.43 acres average	0.59 acres average
Design & Appeal	1-story	1-story	1-story	1-story
Quality of Construction	average	average	average	average
Age	2005	1958	1956	1960
Condition/Repairs/Cosmetic	average / none / na	average / none / na	average / none / na	average / none / na
Systems, Structural, Environmental	none	none	none	none
Above Grade	Bath 2 Bed 3	Bath 1 Bed 3	Bath 1 Bed 3	Bath 1 Bed 3
Room Count	7	7	7	7
Gross Living Area	1096 SQ FT	900 SQ FT	1243 SQ FT	1000 SQ FT
Basement & Finished Rooms Below Grade	none	none	none	none
Functional Utility	average	average	average	average
Heating/Cooling	CENTRAL/CENTRAL	CENTRAL/CENTRAL	CENTRAL/CENTRAL	CENTRAL/CENTRAL
Garage/Carport	2 car	1 car	2 car	none
Porches, Patio, Pool, Etc.				
Special Energy Efficient Items	none	none	none	none
Fireplace(s)				
Other (e.g. kitchen equip., remodeling)	none	none	none	none
Sales of Financing Concessions		0	0	0
Net Adj. (total)		+ - \$5,660	+ - \$430	+ - \$5,500
Indicated Value of Subject		\$93,660	\$88,930	\$105,500

VI. PROBABLE FINAL must fall within indicated value of the sales used above.

THE PRICE FOR THE SUBJECT PROPERTY BASED ON 120 DAYS LIST TO CONTRACT IS

	SUGGESTED LIST PRICE	SUGGESTED SALE PRICE	AVAILABLE FINANCING	BROKER RECOMMENDS MARKETING EITHER	Check one block below:
As Is	\$104,200	\$92,900	Conv <input checked="" type="checkbox"/> FHA/VA <input type="checkbox"/> Other <input type="checkbox"/>	<input checked="" type="checkbox"/> OR	<input type="checkbox"/> Both the interior and exterior were inspected. <input checked="" type="checkbox"/> Only the exterior was inspected.
As Repaired	\$104,200	\$92,900	Conv <input checked="" type="checkbox"/> FHA/VA <input type="checkbox"/> Other <input type="checkbox"/>		

30 Day Quick Sale Value : \$100,200

Land Value : \$23,225.00

COMMENTS including specific positives on this property and special concerns, if any, such as apparent structural issues, encroachments, easements, water rights, propane, hazardous waste, flood zone, etc. Attach addendum if additional space is needed.

The subject appears to be in average condition with no signs of deferred maintenance visible from exterior inspection.



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Agent's Signature	Date
CHANAY II , JOHN R	09/19/2014

Subject Data

Is the subject property currently for rent? No
 Name/Company:
 Phone:
 If the subject property is multi-family, are any of the units vacant?
 If the multi-family has vacant units, what date did they become vacant?
 If the subject has any damage to it, what is the amount?
 If the subject has any damage to it, describe what the damage is?
 No needed repairs.
 If the subject has any damage to it, please provide the date the damage identified?

PRIOR LISTING AND SALES HISTORY

MLS#	Listed By	Phone	Status	Status Date	List/Sale Price
No details available					

Listing History Comments:

Listing Comments:

CHECKLIST

	Yes	No
1) Broker certifies that they have completed a site inspection of the subject property and that subject photos provided were taken at the time of inspection	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) Have you used comps over one mile from the subject? <input checked="" type="checkbox"/> Rural area with limited market activity within one mile. none	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) Have you used sales over six months old? <input checked="" type="checkbox"/> Rural area with limited recent sales activity.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) Have you used comps of different styles?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5) Has the subject market changed in the past few years with values significantly increasing or decreasing? Declining Values: <input checked="" type="checkbox"/> Market values have decreased due to the lack of economic development.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6) Comments ASSESSMENT OF SUBJECT CONDITION WAS BASED ON EXTERIOR VIEWING OF PROPERTY. INTERIOR CONDITION ASSUMED SIMILAR TO EXTERIOR. none The subject should be sold in as-is condition. Aggressive strategy is recommended to try to attract potential buyers in the area.		

ADDITIONAL COMMENTS

Sales 1: One level living!! A lot of upgrades and updates in this home! Flooring, new duct work, paint, cabinets, GFI outlets. All appliances to include stacked Washer and Dryer!!

Sales 2: Comfortable ranch in quiet area, 3 nice sized bedrooms; ceiling fans. Upgrades include new carpet and paint; Recently remodeled kitchen with gas range and large eat-in area.

Sales 3: Tons of updates throughout, to include stainless appliances, solid surface countertops, converted garage to a large master bedroom and massive walk in closet.

Listing 1 : This split entry home is much larger than it looks with a full finished basement featuring 4th Bedroom and Full Bath. This home is nestled on a corner lot located just east of Highway .

Listing 2 : This 2 bedroom/1 bathroom home is true main level living. Good sized family room to hang out in.

Listing 3 : prefer the ease of bedrooms, main living area and laundry all on one level? Look no further, this home is just that!! Lots of new throughout! Large fenced in yard.

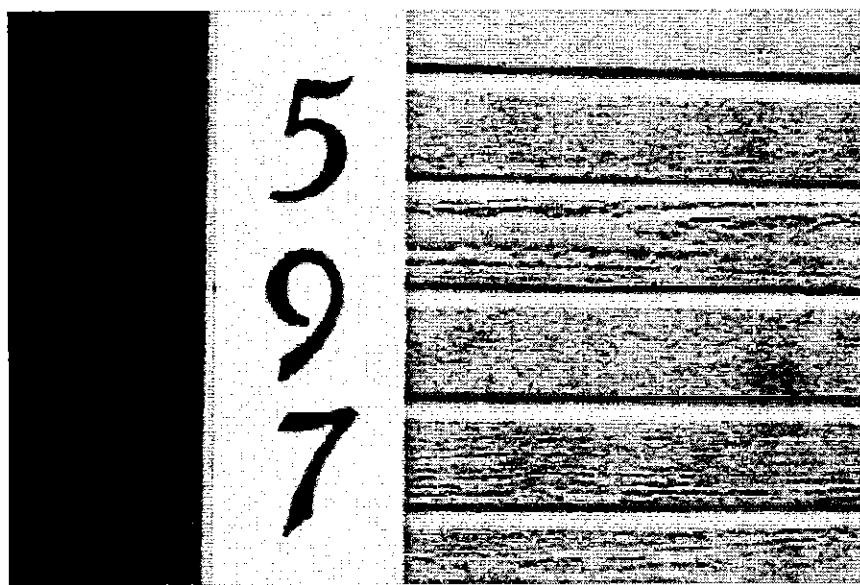
Health & Safety: No health or safety issues



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Subject Photo, Front #1 : 597 Hithergreen Dr :



Address Verification Photo #1 : 597 Hithergreen Dr :



fannie mae 1092 (exterior)



Street Scene #1 : 597 Hithergreen Dr :



Additional photo #1 : 597 Hithergreen Dr : left



fannie mae 1092 (exterior)



Additional photo #2 : right



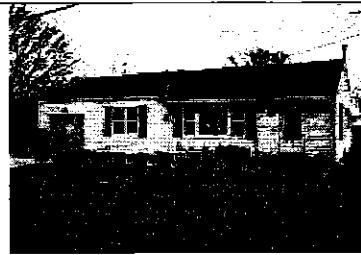
MLS Comparable Sale #1 : 416 Holiday Dr :



MLS Comparable Sale #2 : 1205 N 7th St :



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MLS Comparable Sale #3 : 202 E Lois St :



MLS Comparable Listing #1 : 1001 N 3rd St :



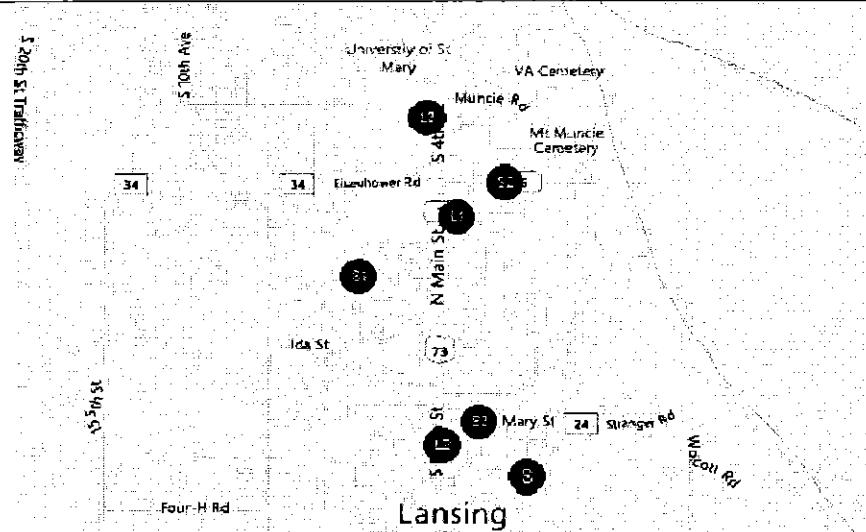
MLS Comparable Listing #2 : 501 S 1st St :



MLS Comparable Listing #3 : 432 Muncie Ter :



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bing

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Street Map Of Subject (Optional) #1 : 597 Hithergreen Dr : Subject & Comp Map

S: Subject - 597 HITHERGREEN DR

L1: Listing 1 - 1001 N 3RD ST

L2: Listing 2 - 501 S 1ST ST

L3: Listing 3 - 432 MUNCIE TER

S1: Sale 1 - 416 HOLIDAY DR

S2: Sale 2 - 1205 N 7TH ST

S3: Sale 3 - 202 E LOIS ST

EXHIBIT "B"

File Edit View Tools Dialer Window Code Requests Letters Notices Activities

Account
Acq/Serv RES;
93-HE Conventional/Fixed
Foreclosure

Refi Status - HARP No Transfer
Active Home Pers Acct.

Other
00/12
If no UTD pd x to

Payments
Tot Due **38,652.64 / 1,219.83**
8/7 Days Past Due
Full Payment Required
Escrow

Third Party Contacts:

Name	Authorization

18. Account
19. Contacts
20. Collateral
21. Insurance
22. Note History
23. Payments
24. Pmt Due to Pay
25. EMR Call

Complete Hgt: 0 of 1,440 chars

Payoff Inquiry for Account

Payoff Date: 09/25/2015

Applicant Name: PAWLOWSKI MARK J
Co-Applicant Name:

Applicant SSN: ***-**-0442
Co-Applicant SSN: ***-**-0000

Principal Balance: \$138,805.23	Interest Type:
Interest: \$21,956.89	APR: 6.38 %
Paid Ahead Int: \$0.00	Next Pay Date: 05/01/2013
Unapplied Funds: \$0.00	Last Pay Date: 07/26/2013
Hazard/Lood Insurance: \$0.00	Earned Int Date: 09/01/2015
Late Fees: \$0.00	Last Request Date:
Misc Charges: \$0.00	Ins Escrow Bal: \$0.00
Deferred Interest: \$0.00	Escrow: \$0,010.05
Returned Funds Fees: \$0.00	
Other Fees: \$0.00	
Other Credits: \$0.00	
Corporate Advances: \$600.00	
Pmts In Suspense: \$0.00	
Per Diem Interest: \$21.25	
Payoff Amounts: \$171,313.07	

Mail Check To:
Ditech
DEPT CH 9052
PALATINE IL 60055-9052

**** Any transactions that occur on or after 09/25/2015 may change payoff amount ****
This is not an official payoff. Ditech reserves the right to demand additional funds to correct any errors or inconsistencies in the above payoff figure that was calculated in good faith, whether the error or

EXHIBIT "C"

Green Tree Servicing LLC
P.O. Box 6172
Rapid City, SD 57709-6172

+ 0569863 000005360 096C3D - 0927029
MARK J. PAWLOWSKI
597 HITHERGREEN DR
LANSING KS 66043-1718



Green Tree Servicing LLC
P.O. Box 6172
Rapid City, SD 57709-6172

July 21, 2015

MARK J. PAWLOWSKI
597 HITHERGREEN DR
LANSING KS 66043-1718

Re: Green Tree Servicing LLC ("Green Tree")

Account Number:

Property Address: 597 HITHERGREEN DR
LANSING, KS 66043

Dear MARK J. PAWLOWSKI:

Thank you for contacting us about your mortgage. You were evaluated for mortgage payment assistance based upon the eligibility requirements of Fannie Mae, the owner of your mortgage account. Based on a careful review of the information you provided to us, you are not eligible for mortgage modification assistance due to the following reason(s):

- You were unable to provide us with the documents we requested.

We recognize that this may be disappointing news for you. However, in order to avoid the negative impacts to your credit rating resulting from late payments and to avoid foreclosure, it is important that you make the full payment, if any payment is currently due, as soon as possible and continue to make your mortgage payment by the scheduled due date.

To bring your mortgage current, you must pay the total past due amount, if any. Please call us if you wish to receive a reinstatement amount for your account. If you are unable to pay your mortgage or bring it current, Green Tree will consider pursuing all available legal remedies up to and including the commencement of foreclosure proceedings. If your mortgage loan is reinstated and you subsequently experience a financial hardship, you may contact us to request reconsideration for mortgage payment assistance or other alternatives to foreclosure.

Please send your payment in the full amount due to:

Green Tree
PO Box 94710
Palatine, IL 60094-4710

You may be eligible for other workout options offered by Green Tree. Some of the programs that may be available include:

- Short-Sale – A short sale allows you to avoid foreclosure by selling your property and pay off your account. If you sell your property for less than the total amount owed on the account, Green Tree may accept that amount as full satisfaction of your account. Taking this action will not save your home, but Green Tree may pay you cash upon completion of the sale of your home.
- Deed-In-Lieu of Foreclosure – A deed in lieu of foreclosure would allow you to voluntarily deed your property to Green Tree in order to satisfy the account. Taking this action will not save your home, but Green Tree may pay you cash upon completion of the Program.

It is your responsibility to contact Green Tree to discuss your above-referenced account. If you wish to explore your options or have any other questions, please contact your account representative. Your assigned account representative is MALCOLM H. at 1-800-643-0202, extension 67557.

Our credit decision may have been based in part upon information obtained in a report from the below-referenced consumer reporting agency listed. You have the right under the Fair Credit Reporting Act to obtain a free copy of your

credit report. You must request your free copy within 60 days of the date of this letter. You also have the right to dispute the information contained in your credit report with the credit reporting agency. The credit reporting agency did not make the decision regarding your ineligibility and is not able to provide you with specific reasons as to why you are not eligible for a Loan Modification.

Credit Reporting Agency: Trans Union Consumer Solutions

Reporting Agency Address: P.O. Box 2000
Chester, PA 19022-2000

Toll Free Number: 1-800-916-8800

Web Address: <http://annualcreditreport.transunion.com/entry/disputeonline>

We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit score:

Date: 04/06/2015

Scores range from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

- Serious delinquency and public record or collection filed
- Number of accounts with delinquency
- Too few accounts currently paid as agreed
- Length of time since derogatory public record or collection is too short

If you have any questions regarding your credit score, you should contact Trans Union Consumer Solutions at:

Address: P.O. Box 2000, Chester, PA 19022-2000

Telephone number: 1-800-916-8800

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, which can be contacted at:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

Counseling is available at no charge from HUD-approved counselors through the HOPE Hotline: 1-888-995-HOPE. This housing counseling on-demand service is available 24-hours a day/7-days a week in Spanish and English (other languages available on request). You may also visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc>.

If you have concerns about the evaluation of your mortgage for foreclosure alternatives, then please contact the Loss Mitigation Response Unit at 1-855-840-8213; Green Tree has designated the following address where mortgage loan customers must send any Qualified Written Request, Notice of Error, or Request for Information: PO Box 6176 Rapid City SD 57709-6176.

Sincerely,

Green Tree
1-800-643-0202
Monday - Friday 7 a.m. to 8 p.m., and Saturday 7 a.m. to 1 p.m. CST

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.